

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/08/2008.
- 2) This case was confirmed on 05/01/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/01/2008, 05/01/2008, 09/25/2008, 05/07/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/02/2012.
- 5) The case was dismissed on 08/30/2012.
- 6) Number of months from filing to the last payment: 50
- 7) Number of months case was pending: 58
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 38,700.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 52,689.48
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 52,689.48

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,000.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 3,355.68
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 6,355.68**

Attorney fees paid and disclosed by debtor **\$ 500.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CAPITAL ONE	UNSECURED	1,746.00	1,904.22	1,904.22	382.55	.00
PRA RECEIVABLES MANA	UNSECURED	1,143.00	1,143.99	1,143.99	229.79	.00
COMMONWEALTH EDISON	UNSECURED	1,180.00	1,312.52	1,312.52	263.70	.00
EAST BAY FUNDING	UNSECURED	339.00	339.42	339.42	54.67	.00
FIDELITY BANK & TRUS	OTHER	NA	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	NA	286.15	286.15	51.51	.00
CARSON PIRIE SCOTT R	UNSECURED	251.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	415.00	446.86	446.86	89.77	.00
HINCKLEY SPRINGS	UNSECURED	162.00	NA	NA	.00	.00
CHASE BANK	UNSECURED	918.00	918.33	918.33	184.46	.00
NICOR GAS	UNSECURED	830.00	979.29	979.29	182.50	.00
ECAST SETTLEMENT COR	UNSECURED	637.00	636.80	636.80	118.68	.00
PERSONAL FINANCE COM	UNSECURED	1,268.00	1,163.14	1,163.14	233.64	.00
EAST BAY FUNDING	UNSECURED	285.00	326.98	326.98	52.65	.00
PRA RECEIVABLES MANA	UNSECURED	12,993.00	12,993.71	12,993.71	2,610.28	.00
DELL FINANCIAL SERVI	SECURED	1,000.00	.00	.00	.00	.00
DELL FINANCIAL SERVI	UNSECURED	1,066.00	2,158.29	2,158.29	512.47	.00
DITECH.COM HOME LOAN	SECURED	49,629.00	.00	.00	.00	.00
DITECH.COM HOME LOAN	SECURED	NA	.00	.00	.00	.00
FIDELITY SAVINGS	SECURED	330,000.00	330,065.95	.00	.00	.00
FIDELITY SAVINGS	SECURED	NA	17,224.96	15,081.89	15,081.89	.00
ALLY FINANCIAL	SECURED	55,395.00	.00	.00	.00	.00
GMAC MORTGAGE	SECURED	NA	49,622.09	.00	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
GMAC MORTGAGE	SECURED	NA	2,475.06	2,875.06	1,590.83	.00
GMAC	OTHER	NA	NA	NA	.00	.00
CHASE BANK	UNSECURED	NA	878.31	878.31	176.45	.00
GMAC MORTGAGE CORPOR	SECURED	NA	.00	.00	.00	.00
GMAC MORTGAGE CORPOR	OTHER	NA	NA	NA	.00	.00
SANTANDER CONSUMER U	SECURED	27,500.00	27,500.00	27,500.00	23,713.17	.00
SANTANDER CONSUMER U	UNSECURED	7,500.00	7,825.93	7,825.93	.00	.00
ALLY FINANCIAL	UNSECURED	NA	15,569.71	15,569.71	804.79	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	17,956.95	16,672.72	.00
Debt Secured by Vehicle	27,500.00	23,713.17	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	45,456.95	40,385.89	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	48,883.65	5,947.91	.00

Disbursements:

Expenses of Administration	\$ 6,355.68	
Disbursements to Creditors	\$ 46,333.80	
TOTAL DISBURSEMENTS:		\$ 52,689.48

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/29/2012

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.